



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
FILING COMPLETION UNDER 37 CFR 52, 53, and/or 85

Int'l Application of: DAVID INGRAM et al.

Sept 1/02  
#3

Attention: Application Branch

Serial No. 09/976,461

Date: December 31, 2001

Filed: October 12, 2001

Attorney Docket No.: BFC-11

Confirmation No.: 9972

Art Unit: 2164

Title: AUTOMATED CONSTRUCTION LOAN  
ADMINISTRATION METHOD AND SYSTEM

Our Account No.: 04-1403

Commissioner for Patents  
U.S. Patent and Trademark Office  
Washington, DC 20231

COPY OF PAPERS  
ORIGINALLY FILED

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The following completes the filing of the above-identified patent application under Rule 52, 53, and/or 85:

Rule 53 signed Declaration enclosed.  
 This is a Rule 47 filing per attached Petition.  
 Enclosed: Original signed Declaration with attached specification (including claims) which is a copy of specification/claims originally filed to secure above filing date.  
 Specification originally filed in non-English language; hence verified translation attached of:  
 Abstract [ ] pages of Specification (only spec. & claims) [ ] Drawing Figs.  
 [ ] sheet(s) of formal drawings enclosed: size: [ ] A4 [ ] 14" [ ] 8½ by 11  
 Attached is an assignment to \_\_\_\_\_.  
 Priority is hereby claimed under rule 55 and 35 U.S.C. 119 based on prior foreign application(s) no(s).

\_\_\_\_\_, filed in \_\_\_\_\_ on \_\_\_\_\_, respectively.  
Certified copy (copies) [ ] attached; [ ] already filed on \_\_\_\_\_ in U.S. Application, Serial No. \_\_\_\_\_, filed \_\_\_\_\_.

Entitlement to "small entity" status under Rule 27 is hereby claimed for this application.  
 Attached is the request return copy of the PTO Notice under Rule 52, 53, and/or 85.  
 Attached: Substitute drawings (17 sheets)  
 Preliminary Amendment: \_\_\_\_\_.

**THE FOLLOWING FILING FEE IS BASED ON CLAIMS AS FILED LESS ANY ABOVE CANCELLED**  
**PER MPEP § 506 AND § 607**

If not earlier paid, add Basic Filing Fee .....	\$ 740.00
Total Effective Claims 50 - 20 = 30 x \$18.00 =	\$ 540.00
Independent Claims 5 - 3 = 2 x \$84.00 =	\$ 168.00
If any proper multiple dependent claim (ignore improper) is present, add \$280.00	\$ _____
Filing Fee	\$ _____

Since PTO Notice under Rule 52, 53, and/or 85 set an original due date of 01/29/02,  
petition is hereby made for an extension to cover the date this response is filed for which the  
requisite fee is enclosed (1 month \$110; 2 months \$400; 3 months \$920; 4 months \$1440).  
\$ \_\_\_\_\_

If this is the first time either signed Declaration filed or filing fee paid, add Surcharge (\$130)	\$ 130.00
Subtotal	\$ 1578.00
If "small entity" status box above is X'd, enter half (1/2) of subtotal & subtract	\$ 789.00
Total	\$ 789.00
If "non-English" box above is X'd, add Rule 17(i) or (k) processing fee \$130.00)	\$ _____
If "assignment" box is X'd, add recording fee (\$40.00)	\$ _____
If "Rule 47" box above is X-d, add Petition fee \$130.00 Rule 17(h)	\$ _____
<b>TOTAL FEE ENCLOSED</b> \$ 789.00	

The Commissioner is hereby authorized to charge any fee specifically authorized hereafter, or any fees in addition to the fee(s) filed, or asserted to be filed, or which should have been filed herewith or concerning any paper filed hereafter, and which may be required under Rules 16-18 (deficiency only) now or hereafter relative to this application

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

#3

<b>FEES TRANSMITTAL</b>	
<b>for FY 2002</b>	
JAN 29 2002 Patent fees are subject to annual revision.	
AMOUNT OF PAYMENT	(\$)
789.00	

<b>METHOD OF PAYMENT</b>		<b>FEE CALCULATION (continued)</b>																																																																																																																																																																																																																																	
<p>1. <input checked="" type="checkbox"/> The Commissioner is hereby authorized to charge indicated fees and credit any overpayments to:</p> <p>Deposit Account Number <b>04-1403</b></p> <p>Deposit Account Name <b>Dority &amp; Manning, Attorneys at Law, P.A.</b></p> <p><input checked="" type="checkbox"/> Charge Any Additional Fee Required Under 37 CFR 1.16 and 1.17</p> <p><input checked="" type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27</p>		<p>3. <b>ADDITIONAL FEES</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;">Large Entity</th> <th style="width: 10%;">Small Entity</th> <th colspan="3"></th> <th style="width: 10%;">Fee Description</th> <th style="width: 10%;">Fee Paid</th> </tr> <tr> <th>Fee Code (\$)</th> <th></th> <th></th> </tr> </thead> <tbody> <tr><td>105</td><td>130</td><td>205</td><td>65</td><td></td><td>Surcharge - late filing fee or oath</td><td>\$65.00</td></tr> <tr><td>127</td><td>50</td><td>227</td><td>25</td><td></td><td>Surcharge - late provisional filing fee or cover sheet</td><td></td></tr> <tr><td>139</td><td>130</td><td>139</td><td>130</td><td></td><td>Non-English specification</td><td></td></tr> <tr><td>147</td><td>2,520</td><td>147</td><td>2,520</td><td></td><td>For filing a request for <i>ex parte</i> reexamination</td><td></td></tr> <tr><td>112</td><td>920*</td><td>112</td><td>920*</td><td></td><td>Requesting publication of SIR prior to Examiner action</td><td></td></tr> <tr><td>113</td><td>1,840*</td><td>113</td><td>1,840*</td><td></td><td>Requesting publication of SIR after Examiner action</td><td></td></tr> <tr><td>115</td><td>110</td><td>215</td><td>55</td><td></td><td>Extension for reply within first month</td><td></td></tr> <tr><td>116</td><td>400</td><td>216</td><td>200</td><td></td><td>Extension for reply within second month</td><td></td></tr> <tr><td>117</td><td>920</td><td>217</td><td>460</td><td></td><td>Extension for reply within third month</td><td></td></tr> <tr><td>118</td><td>1,440</td><td>218</td><td>720</td><td></td><td>Extension for reply within fourth month</td><td></td></tr> <tr><td>128</td><td>1,960</td><td>228</td><td>980</td><td></td><td>Extension for reply within fifth month</td><td></td></tr> <tr><td>119</td><td>320</td><td>219</td><td>160</td><td></td><td>Notice of Appeal</td><td></td></tr> <tr><td>120</td><td>320</td><td>220</td><td>160</td><td></td><td>Filing a brief in support of an appeal</td><td></td></tr> <tr><td>121</td><td>280</td><td>221</td><td>140</td><td></td><td>Request for oral hearing</td><td></td></tr> <tr><td>138</td><td>1,510</td><td>138</td><td>1,510</td><td></td><td>Petition to institute a public use proceeding</td><td></td></tr> <tr><td>140</td><td>110</td><td>240</td><td>55</td><td></td><td>Petition to revive - unavoidable</td><td></td></tr> <tr><td>141</td><td>1,280</td><td>241</td><td>640</td><td></td><td>Petition to revive - unintentional</td><td></td></tr> <tr><td>142</td><td>1,280</td><td>242</td><td>640</td><td></td><td>Utility issue fee (or reissue)</td><td></td></tr> <tr><td>143</td><td>460</td><td>243</td><td>230</td><td></td><td>Design issue fee</td><td></td></tr> <tr><td>144</td><td>620</td><td>244</td><td>310</td><td></td><td>Plant issue fee</td><td></td></tr> <tr><td>122</td><td>130</td><td>122</td><td>130</td><td></td><td>Petitions to the Commissioner</td><td></td></tr> <tr><td>123</td><td>50</td><td>123</td><td>50</td><td></td><td>Processing fee under 37 CFR 1.17(q)</td><td></td></tr> <tr><td>126</td><td>180</td><td>126</td><td>180</td><td></td><td>Submission of Information Disclosure Stmt</td><td></td></tr> <tr><td>581</td><td>40</td><td>581</td><td>40</td><td></td><td>Recording each patent assignment per property (times number of properties)</td><td></td></tr> <tr><td>146</td><td>740</td><td>246</td><td>370</td><td></td><td>Filing a submission after final rejection (37 CFR § 1.129(a))</td><td></td></tr> <tr><td>149</td><td>740</td><td>249</td><td>370</td><td></td><td>For each additional invention to be examined (37 CFR § 1.129(b))</td><td></td></tr> <tr><td>179</td><td>740</td><td>279</td><td>370</td><td></td><td>Request for Continued Examination (RCE)</td><td></td></tr> <tr><td>169</td><td>900</td><td>169</td><td>900</td><td></td><td>Request for expedited examination of a design application</td><td></td></tr> <tr><td colspan="6">Other fee (specify) _____</td><td></td></tr> <tr> <td colspan="2" style="text-align: center;">*or number previously paid, if greater; For Reissues, see above</td> <td colspan="2" style="text-align: center;">*Reduced by Basic Filing Fee Paid</td> <td colspan="2" style="text-align: center;">SUBTOTAL (3) (\$)</td> <td style="text-align: center;">65.00</td> </tr> </tbody> </table>		Large Entity	Small Entity				Fee Description	Fee Paid	Fee Code (\$)			105	130	205	65		Surcharge - late filing fee or oath	\$65.00	127	50	227	25		Surcharge - late provisional filing fee or cover sheet		139	130	139	130		Non-English specification		147	2,520	147	2,520		For filing a request for <i>ex parte</i> reexamination		112	920*	112	920*		Requesting publication of SIR prior to Examiner action		113	1,840*	113	1,840*		Requesting publication of SIR after Examiner action		115	110	215	55		Extension for reply within first month		116	400	216	200		Extension for reply within second month		117	920	217	460		Extension for reply within third month		118	1,440	218	720		Extension for reply within fourth month		128	1,960	228	980		Extension for reply within fifth month		119	320	219	160		Notice of Appeal		120	320	220	160		Filing a brief in support of an appeal		121	280	221	140		Request for oral hearing		138	1,510	138	1,510		Petition to institute a public use proceeding		140	110	240	55		Petition to revive - unavoidable		141	1,280	241	640		Petition to revive - unintentional		142	1,280	242	640		Utility issue fee (or reissue)		143	460	243	230		Design issue fee		144	620	244	310		Plant issue fee		122	130	122	130		Petitions to the Commissioner		123	50	123	50		Processing fee under 37 CFR 1.17(q)		126	180	126	180		Submission of Information Disclosure Stmt		581	40	581	40		Recording each patent assignment per property (times number of properties)		146	740	246	370		Filing a submission after final rejection (37 CFR § 1.129(a))		149	740	249	370		For each additional invention to be examined (37 CFR § 1.129(b))		179	740	279	370		Request for Continued Examination (RCE)		169	900	169	900		Request for expedited examination of a design application		Other fee (specify) _____							*or number previously paid, if greater; 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<b>SUBMITTED BY</b>		Complete (if applicable)	
Name (Print/Type)	<b>RICHARD M. MOOSE</b>	Registration No. (Attorney/Agent)	31, 226
Signature	<i>Richard M. Moose</i>	Telephone	864-271-1592
		Date	12/31/2001

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**Burden Hour Statement:** This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.